

FORM 1 VOLUNTARY PETITION

United States Bankruptcy Court District of		VOLUNTARY PETITION	
IN RE (Name of debtor - If individual, enter Last, First, Middle) Butler, Jeffrey		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Herred, Mirria	
ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)		ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)	
SOC. SEC./TAX I.D. NO. (If more than one, state all) -1382		SOC. SEC./TAX I.D. NO. (If more than one, state all) 1654	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 2132 S. Trumbull, Chicago, IL 60623		STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) SAME	
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS	
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF DEBTOR (If different from street address)	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business immediately or principal place of business or principal assets in this District for for 180 days preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtors affiliate, general partner or partnership pending in this District.	

INFORMATION REGARDING DEBTOR (Check applicable)

TYPE OF DEBTOR <input type="checkbox"/> Individual <input type="checkbox"/> Corporation Publicly Held <input checked="" type="checkbox"/> Joint (H&W) <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Partnership <input type="checkbox"/> Municipality <input type="checkbox"/> Other	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (check one) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> 304-Case Ancillary to Foreign Proceeding
NATURE OF DEBT <input type="checkbox"/> Non-Business Consumer <input type="checkbox"/> Business - Complete A&B below	FILING FEE (check one) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in instalments. Rule 1006(b) see Official Form No. 3
A. TYPE OF BUSINESS (check one) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business	NAME and ADDRESS of LAW FIRM OR ATTORNEY Staver & Gainsberg, P.C. 120 W. Madison St., Ste. 520 Chicago, IL 60602 Telephone No. 312-422-1130
B. BRIEFLY DESCRIBE NATURE OF BUSINESS	NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR <input type="checkbox"/> Debtor is not represented by an attorney

STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. 804)

(Estimates only) (Check applicable)

☒ Debtor estimates that funds will be available for distribution to unsecured creditors
 Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

ESTIMATED NUMBER OF CREDITORS

☒ 1-15 ☐ 16-49 ☐ 50-99 ☐ 100-199 ☐ 200-999 ☐ 1000-over

ESTIMATED ASSETS (in thousands of dollars)

Under 50 50-99 ☒ 100-499 500-999 1000-9999 10,000-99,000 100,000

ESTIMATED LIABILITIES (in thousands of dollars)

Under 50 50-99 ☒ 100-499 500-999 1000-9999 10,000-99,000 100,000

ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 ONLY

0 1-19 20-99 100-999 1000-over

ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY

0 1-19 20-99 100-499 500-over

U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 02/05/2004

Time: 15:43:30

Debtor: JEFFREY BUTLER

Case: 04-04432 Fee: 194

Chapter: 13 Rec. #: 3060520

Judge: Jacqueline Cox

341 mtg: 03/15/2004 @ 03:00PM

ConfHrg: 03/29/2004 @ 10:30AM

Trustee: TOM VAUGHN



1:04BK04432-BK001

Name of Debtor Butler, Jeffrey & Herred, Mirria

Case No. _____

(court use only)

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate.

A copy of debtor's proposed plan dated _____
is attached.Debtor intends to file a plan within the time allowed by statute,
rule or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (if more than one, attach additional sheet)

Location Where Filed

Case Number

Date Filed

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER OR AFFILIATE OF THIS DEBTOR (if more than one, attach additional sheet.)

Name of Debtor

Case Number

Date

Relationship

District

Judge

REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

X

Signature

#623717 Date 12-22-03

INDIVIDUAL JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this
petition is true and correct

X

Signature of Debtor

Date 12-22-03

X

Signature of Joint Debtor

Date 12-22-03

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided
in this petition is true and correct, and that the filing of this
petition on behalf of the debtor has been authorized

X

Signature of Authorized Individual

Print of Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition

Date

Exhibit "A" (To be completed if debtor is a corporation requesting relief under chapter 11.)

Exhibit "A" is attached and made part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (SEE p.1. 98-353 & 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such
chapter, and choose to proceed under chapter 7 of such title

If I am represented by an attorney, exhibit "B" has been completed.

X

Signature of Debtor

Date 12-22-03

X

Signature of Joint Debtor

Date 12-22-03

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed
chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter

X

Signature of Attorney

Date 12-22-03

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re: **Butler, Jeffrey & Herred, Mirria**

Debtor(s)

Case No.

(If Known)

See summary below for the lists of schedules. Include Unsworn Declaration under Penalty of Perjury at the end

GENERAL INSTRUCTIONS: Schedule D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts of Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1	120,000.00		
B - Personal Property	Y	1	3,660.00		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		104,750.47	
E - Creditors Holding Unsecured Priority Claims	Y	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	1		18,723.53	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			2,492.39
J - Current Expenditures of Individual Debtor(s)	Y	1			2,291.50
Total Number of Sheets of All Schedules		10			
Total Assets			123,660.00		
Total Liabilities				123,474.00	

In re: **Butler, Jeffrey &
Herred, Mirria**

Debtor(s)

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
residential property at:	residence 1st & 2nd mtgs.	J	120,000.00	104,750.47
TOTAL ->			120,000.00	(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on Hand	N			
2. Checking/savings or other financial accounts certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	N	Checking - Charter One		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	N			
4. Household goods and furnishings, including audio, video and computer equipment	N	Household Goods		2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.	N	Clothing		1,000.00
7. Furs and jewelry.	N	Furs/Jewelry		500.00
8. Firearms and sports, photographic, and other hobby equipment.	N			
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	N			

SCHEDULE B - PERSONAL PROPERTY

In re: **Butler, Jeffrey &
Herred, Mirria**

Debtor(s)

No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	N	Pension, 401k		160.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	N			
13. Interest in partnerships or joint ventures. Itemize.	N			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	N			
15. Accounts receivable.	N			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interests, life estates, and rights to powers exercisable for the benefit of the debtor other than those listed on Schedule of Real Property	N			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust	N			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights, and other intellectual property. Give particulars.	N			
22. Licenses, franchises, and other general intangibles. Give particulars.	N			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	N			
24. Boats, motors, and accessories.	N			
25. Aircraft and accessories.	N			
26. Office equipment, furnishings, and supplies	N			
27. Machinery, fixtures, equipment and supplies used in business	N			
28. Inventory.	N			
29. Animals	N			
30. Crops - growing or harvested. Give particulars.	N			
31. Farming equipment and implements	N			
32. Farm supplies, chemicals, and feed.	N			
33. Other personal property of any kind not already listed. Itemize.	N			
(included amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total->				3,660.00

(if known)

Debtor elects the exemptions to which debtor is entitled under (Check one)

11 U.S.C. & 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
residential property	735 ILCS 5/12-901	15,000.00	120,000.00
" "	735 ILCS 5/12-1001(b)	2,000.00	
Household Goods	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Furs/Jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Pension, 401k	735 ILCS 5/12-1006	160.00	160.00

In re: Butler, Jeffrey &
Herred, Mirria

Debtor(s)

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LEIN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LEIN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 94202120736 MB Financial Bank 1200 N. Ashland Chicago, IL 60622			residence - 1st mtg. VALUE \$ 120,000.00		87,495.39	
ACCOUNT NO. 94301120736 MB Financial Bank 1200 N. Ashland Chicago, IL 60622			residence - 1st mtg. Arrearage VALUE \$ 120,000.00		6,500.00	
ACCOUNT NO. 94301120736 MB Financial Bank 1200 N. Ashland Chicago, IL 60622			residence - 2nd mtg. VALUE \$ 120,000.00		10,755.08	
ACCOUNT NO. 38652 Gombert, Sharon 208 S. LaSalle St #1200 Chicago, IL 60601-1003			Mortgage - 1st residence VALUE \$ 120,000.00		Notice only	
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.						
			VALUE \$			
ACCOUNT NO.						
			VALUE \$			

____ continuation sheets attached

SUBTOTAL ->
(Total of this page)

104,750.47

TOTAL ->

104,750.47

In re: **Butler, Jeffrey & Herred, Mirria**

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDINGS UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs, duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(7).

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.						
Account No.						
Account No.						
Account No.						

☐ Continuation sheets attached

Subtotal --->

0.00

Total --->

0.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 4621201023341923 The Associates P.O. Box 6534 The Lakes, NV 88901-6534			Rev. Charge		2,256.20
ACCOUNT NO. 4791060101342342 & 4791060023136822 Aspire P.O. Box 23007 Columbus, GA 31902-3007			Rev. Charge		5,792.12
ACCOUNT NO. 4465692500584416 Providian P.O. Box 9539 Manchester, NH 03108-9539			Rev. Charge		3,662.15
ACCOUNT NO. 5121071710518022 Sears P.O. Box 182156 Columbus, OH 43218-2156			Rev. Charge		1,150.44
ACCOUNT NO. 4221949029 Spiegel FCNB Processing Center 9310 SW Gemini Dr. Beaverton, OR 97078-0001			Rev. Charge		1,206.05
ACCOUNT NO. 8050101939988182 Fingerhut P.O. Box 90091 West Chester, OH 45071-9091			Rev. Charge		758.66
ACCOUNT NO. 6011644106131617 The Children's Place P.O. Box 9025 Des Moines, IA 50368-9025			Rev. Charge		457.59
ACCOUNT NO. 1357124697 JCDENNY PO BOX 981131 El Paso, TX 79998					551.56
ACCOUNT NO. 6035320234391407 Home Depot Credit Services Processing Center Des Moines, IA 50364-0001					1,662.81

Subtotal -> 17,497.58

Total ->

In re:

Jeffrey Butler & Miriam Turner

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 0007738226959104 Radio Shack PO BOX 9025 Des Moines IA 50308					475.95
ACCOUNT NO. 3054395589 3B Robinson PO BOX 1799 Akron, OH 44309					450.00
ACCOUNT NO. 2000664405 Ashley Stewart PO BOX 659705 San Antonio, TX 78265					400.00
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					

Subtotal ->

1225.95

Total ->

19,723.53

Continuation Sheets Attached

In re: Butler, Jeffrey & Herred, Mirria

Debtor(s)

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☒ Check here if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 04-04432 Doc 1 Filed 02/05/04 Entered 02/05/04 15:42:28 Desc Petition
Page 12 of 20

In re: Butler, Jeffrey & Herred, Mirria

Debtor(s)

Case No.

(if known)

SCHEDULE H - CODEBTORS

☒ Check here if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re: Butler, Jeffrey & Herred, Mirria

Debtors

Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married			
Employment:	DEBTOR		SPOUSE
Occupation	Maintenance		Nurses Aide
Name of Employer	H. Kramer		Lawndale Christian Health Center
How Long Employed	10 years		2 months
Address of Employer	1347 W. 21st		2132 S. Trumbull Ave., Chicago, IL

Income: (Estimate of average monthly income)

	DEBTOR	SPOUSE
Current monthly gross wages, salary and commissions..... (pro rate if not paid monthly)	1,989.00	815.00
Estimate monthly overtime		
SUBTOTAL		
LESS PAYROLL DEDUCTIONS	1,989.00	815.00
a. Payroll taxes and social security	121.64	86.54
b. Insurance	65.43	
c. Union dues	30.00	
d. Other (Specify) 401K		8.00
SUBTOTAL OF PAYROLL DEDUCTIONS	217.07	94.54
TOTAL NET MONTHLY TAKE HOME PAY	1,771.93	720.46
Regular income from operation of business or profession or farm (attach detailed statement)		
Income from real property		
Interest and dividends		
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above		
Social security or other government assistance (Specify)		
Pension or retirement income		
Other monthly income (Specify)		
TOTAL MONTHLY INCOME	1,771.93	720.46
TOTAL COMBINED MONTHLY INCOME	2,492.39	(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **Butler, Jeffrey & Herred, Mirria**

Page 14 of 20

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

____ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	(1st mtg. \$832.55 - 2nd mtg. \$115.92)	948.50
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities Electricity and heating fuel		264.00
Water and sewer		34.00
Telephone		65.00
Other	Portable Phone	40.00

Home maintenance (repairs and upkeep)		325.00
Food		80.00
Clothing		45.00
Laundry and dry cleaning		120.00
Medical and dental expenses		120.00
Transportation (not including car payments)		5.00
Recreation, clubs and entertainment, newspapers, magazine, etc		
Charitable contributions		
Insurance (not deducted from wages or included in home mortgage payments)		80.00
Homeowner's or renter's		165.00
Life		
Health		
Auto		
Other		

Taxes (not deducted from wages or included in home mortgage payments)
(Specify)

Installment payments:(In chapter 12 & 13 cases, do not list payments to be included in the plan)

Auto	
Other	

Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at your home	
Regular expenses from operation of business, profession, or farm	
(attach detailed statement)	
Other	

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	2,291.50
--	----------

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	2,492.39
B. Total projected monthly expenses	2,291.50
C. Excess income (A minus B)	200.89
D. Total amount to be paid into plan each	200.00
(interval)	

In re: **Butler, Jeffrey & Herred, Mirria**

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 12 sheets,
(Total shown on summary page plus 1.)

and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature: Jeffrey Butler
Debtor

Date

Signature: Mirria Herred
(Joint Debtor, if any)**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets,
(Total shown on summary page plus 1)

and that they are true and correct to the best of my knowledge, information and belief.

Date

Signature: _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. 152 and 3571.

UNITED STATE BANKRUPTCY COURT

DISTRICT OF

In re: **Butler, Jeffrey & Herred, Mirria**

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None", or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number if known, and the number of the question.

DEFINITIONS

"In business" A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partnership a sole proprietor or self-employed.

"Insider" The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporation of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

None. 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed. Unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE (if more than one).

Debtor 28,000.00 2004 YTD:
2003 YTD - 30,000
2002 - \$35,000
2001 - \$30,000 21,000.00

Joint Debtor 2004 YTD: 900.00
2003 YTD - 0
2002 - 0
2001 - 0

X None. 2. Income Other Than From Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

3. Payments to Creditors

X None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

X None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR and RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits, Executions, Garnishments and Attachments

X None a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION and STATUS OR DISPOSITION.

X None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

X None 5. Repossessions, Foreclosures and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION and VALUE OF PROPERTY.

6. Assignments and Receiverships

X None. a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

X None. b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CUSTODIAN, NAME and LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

X None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT and DESCRIPTION and VALUE OF GIFT.

X None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give DESCRIPTION and VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES and, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. Give PARTICULARS and DATE OF LOSS.

None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give NAME and ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

X None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred

Staver & Gainsberg, P.C.
120 W. Madison St., Ste. 520
Chicago, IL 60602

either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

X None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filed under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

X None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

X None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR DATE OF SETOFF and AMOUNT OF SETOFF.

X None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls. Give NAME and ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

X None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

Unsworn Declaration under Penalty of Perjury.

I declare under penalty that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12-22-03

Signature of Debtor

Jeffrey Butler

Date 12-22-03

Signature of Joint Debtor
(if any)

James Howard

Penalty for making a false statement: Fine of up to \$500,000 or Imprisonment for up to 5 years or both 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re:

Jeffrey Butler
+
Mirria Herred

Bankruptcy Case Number: _____

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 11

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (or) knowledge.

Dated: 12-22-03

X Jeffrey Butler
Debtor

X Mirria Herred
Joint Debtor

In re: **Butler, Jeffrey & Herred Mirria**

Debtor(s) Case No.

(if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
- (a) for legal services rendered or to be rendered in contemplation of and in connection with this case
 - (b) prior to filing this statement, debtor(s) have paid
 - (c) the unpaid balance due and payable is
- (3) \$ 194.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
- (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earning, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

2,550.00
1,200.00
1,350.00

Date:

2/5/04

Respectfully submitted

Attorney for Petitioner

Attorney's name and address

Staver & Gainsberg, P.C., 120 W. Madison St., Ste. 520, Chicago, IL 60602